UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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**Order Filed on January 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: <u>13-34281 VFP</u>

Adv. No.:

Hearing Date: 12/21/2017 @ 11:00 a.m.

Judge: Vincent F. Papalia

In Re:
       Juddy B. Murillo,

Debtor.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

three (3)
       The relief set forth on the following pages, numbered two (2) through ~~two (2)~~ is hereby
ORDERED.

DATED: January 25, 2018

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**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

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Debtor: Juddy B. Murillo
Case No: 13-234281 VFP
Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured

Creditor, HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc.,

Mortgage Pass-Through Certificates, Series 2007-BAR1, National Association, Kevin G. McDonald, Esq.

appearing, upon a motion to vacate the automatic stay as to real property located at 16-18 Belmont Avenue,

Paterson, NJ, 07522, and it appearing that notice of said motion was properly served upon all parties

concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell

Low, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 21, 2017 Debtor is in arrears

outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through December 2017

for a total post-petition default of $12,949.60 (1 @ $2,694.78; 4 @ $2,714.2 less suspense $601.98); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make a payment of

$5,408.98 no later than January 15, 2018

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the

amount of $7,540.62 will be paid by Debtor remitting $1,256.77 per month in addition to the regular monthly

mortgage payment, which additional payments shall begin on January 1, 2018 and continue for a period of

six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to

resume January 1, 2018, directly to Servicer for the Secured Creditor, Specialized Loan Servicing LLC

(Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note

and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter

13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made

within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating

Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such

payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application,

supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at

the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded

reimbursement of fees and costs in the sum of $350.00 for attorneys' fees and $181.00 for filing fees, totaling

$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.